



DEPARTMENT OF VETERANS AFFAIRS  
Regional Office  
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July 22, 2004

**LOAN GUARANTY INFORMATION LETTER #26-04-9**

**TO:** All Lenders and Lender Agents

**SUBJECT:** Lender Training

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**PURPOSE**

The Roanoke Regional Loan Center is pleased to announce **FREE** VA lender training seminars on **August 17** and **August 18, 2004**. Please refer to Page 2 of this Information Letter for the specific training topics and times.

**TRAINING LOCATION**

Virginia Beach Public Library  
4100 Virginia Beach Boulevard  
Virginia Beach, VA 23452

**REGISTRATION INFORMATION**

No registration required.

**Training Materials**

VA will provide the training materials and other information at the seminar.

**Questions**

If you have questions about this class, please contact Del Ryan, Senior Loan Specialist at 1-800-933-5499, ext. 3152, or by e-mail at [roanokelendertraining@vba.va.gov](mailto:roanokelendertraining@vba.va.gov).

Sincerely,

WILLIAM S. STEWART  
Acting Loan Guaranty Officer

Date and Time	What Will Be Covered	Who Should Attend
<b>August 17</b> (Tuesday) 10:00 a.m. to 3:00 p.m.	<u><b>Processing and Underwriting VA Loans</b></u> <ul style="list-style-type: none"> <li>• Current Issues</li> <li>• Determining stable and reliable income</li> <li>• Considering short-term employment, overtime and part-time income as qualifying income</li> <li>• Verifying income, assets, debts and obligations</li> <li>• Determining creditworthiness</li> <li>• Practical Exercises</li> </ul>	Individuals who want to improve their knowledge of the VA home loan program or desire a review  Agents  Loan Processors  VA Underwriters  Loan Officers  Loan Consultants
<b>August 18</b> (Wednesday) 10:00 a.m. to 3:00 p.m.	<u><b>Property Eligibility and Closed Loan Procedures</b></u> <ul style="list-style-type: none"> <li>• Types of Eligible Properties</li> <li>• Minimum Property Requirements</li> <li>• Appraisal Requests</li> <li>• Reconsideration of Value</li> <li>• VA Funding Fees</li> <li>• Allowable Closing Costs</li> <li>• Closed Loan Documentation Requirements</li> </ul>	Individuals who want to improve their knowledge of the VA home loan program or desire a review  VA Appraisers  Processors  VA Underwriters  Loan Officers  Loan Consultants  Closers and Shippers